

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

GLADYS A. COX

Debtor(s)

Case No. 14-23758JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/18/2014.
- 2) The plan was confirmed on 10/27/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/30/2015, 03/07/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/10/2019.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,632.00.
- 10) Amount of unsecured claims discharged without payment: \$51,247.73.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$79,293.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$79,293.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,247.09
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,647.09**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARP CARDMEMBER SVCS	Unsecured	3,200.00	NA	NA	0.00	0.00
ACCREDITO HEALTH GROUP	Unsecured	4,000.00	NA	NA	0.00	0.00
AMAZON CREDIT CARD	Unsecured	1,100.00	NA	NA	0.00	0.00
AMERICAN EXPRESS CENTURION B	Unsecured	22,500.00	22,510.77	22,510.77	5,708.21	0.00
BANK OF AMERICA NA**	Unsecured	5,000.00	5,051.49	5,051.49	1,280.95	0.00
CAPITAL ONE NA**	Unsecured	550.00	636.69	636.69	161.45	0.00
CERASTES LLC	Unsecured	13,000.00	13,246.49	13,246.49	3,359.00	0.00
CITIZENS AUTO FINANCE(*)	Secured	5,200.00	4,680.17	4,680.17	4,680.17	170.71
INTERNAL REVENUE SERVICE*	Unsecured	0.00	1,613.71	1,613.71	409.20	0.00
INTERNAL REVENUE SERVICE*	Priority	11,600.00	4,786.13	4,786.13	4,786.13	0.00
MONTOUR SD & KENNEDY TWP (EIT	Priority	NA	786.60	786.60	786.60	0.00
OHIO VALLEY GENL HOSPITAL	Unsecured	271.91	NA	NA	0.00	0.00
PAYPAL BUYER CREDIT++	Unsecured	1,500.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	7,500.00	7,556.24	7,556.24	1,916.09	0.00
PNC BANK NA	Secured	119,500.00	118,827.32	0.00	48,233.92	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	700.00	656.11	656.11	166.38	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,600.00	3,683.74	3,683.74	934.11	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	200.00	208.96	208.96	52.99	0.00
WYNDHAM	Secured	15,000.00	0.00	0.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$48,233.92	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,680.17	\$4,680.17	\$170.71
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$4,680.17</b>	<b>\$52,914.09</b>	<b>\$170.71</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,572.73	\$5,572.73	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,572.73</b>	<b>\$5,572.73</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$55,164.20</b>	<b>\$13,988.38</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$6,647.09</u>	
Disbursements to Creditors	<u>\$72,645.91</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$79,293.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/08/2019

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.